

# Property Management Errors & Omissions

If you self-manage your properties without the assistance of a professional Property Manager or hired individual, Errors & Omissions may protect you from liability claims while performing management duties.

## Coverage Overview:

- ▶ \$1,000,000 limit of liability
- ▶ \$25,000 sublimit for tenant discrimination
- ▶ Defense costs within your limit

\* Please note that this coverage is offered through program participation. All participants share an aggregate limit of \$5 million per policy period.

## What activities are considered to be Property Management?

- ▶ Setting rent rates and collecting rent
- ▶ Advertising vacancies, screening and placing tenants
- ▶ Paying bills and managing budgets
- ▶ Property maintenance
- ▶ Resolving tenant complaints and enforcing lease requirements

## Eligibility Requirements

**As a property owner who also manages the property, you can purchase this coverage - unless you also serve as a property manager for locations that you do not own. This coverage is not available in AR, IL, IN, ME, NY, WA, WY.**



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